

Information to identify the case:

Debtor 1	Matthew A. Manges	Social Security number or ITIN xxx-xx-7282
First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)	Christina L. Manges	EIN -----
First Name	Middle Name	Last Name
United States Bankruptcy Court	WESTERN DISTRICT OF PENNSYLVANIA	Social Security number or ITIN xxx-xx-3354
Case number:	19-22357-GLT	EIN -----
		Date case filed for chapter 13 6/12/19

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

12/17

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

About Debtor 1:		About Debtor 2:
1. Debtor's full name	Matthew A. Manges	Christina L. Manges
2. All other names used in the last 8 years		
3. Address	14 Shady Avenue Burgettstown, PA 15021	14 Shady Avenue Burgettstown, PA 15021
4. Debtor's attorney Name and address	Daniel P. Foster Foster Law Offices PO Box 966 Meadville, PA 16335	Contact phone 814.724.1165 Email: dan@mrdebtbuster.com
5. Bankruptcy trustee Name and address	Ronda J. Winnecour Suite 3250, USX Tower 600 Grant Street Pittsburgh, PA 15219	Contact phone 412-471-5566 Email: cmevf@chapter13trusteewdpa.com
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov .	U.S. Bankruptcy Court 5414 U.S. Steel Tower 600 Grant Street Pittsburgh, PA 15219	Hours open: Mon. – Fri. Pittsburgh Office: 9:00a.m. – 4:30p.m. Erie Office: 9:00a.m. – 4:30p.m. Contact phone 412-644-2700 Date: 7/9/19

For more information, see page 2

7. Meeting of creditors	August 5, 2019 at 02:00 PM	Location: 3251 U.S. Steel Tower, 600 Grant Street, Pittsburgh, PA 15219
Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.		
8. Deadlines	Deadline to file a complaint to challenge dischargeability of certain debts: You must file: <ul style="list-style-type: none">• a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or• a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4). Deadline for all creditors to file a proof of claim (except governmental units): Deadline for governmental units to file a proof of claim:	Filing deadline: 10/4/19 Filing deadline: 8/21/19 Filing deadline: 12/9/19
<p>Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at www.uscourts.gov or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.</p>		
9. Filing of plan	The debtor has filed a plan. The plan is enclosed. The hearing on confirmation will be held on: 8/5/19 at 02:00 PM , Location: 3251 U.S. Steel Tower, 600 Grant Street, Pittsburgh, PA 15219	
10. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
11. Filing a chapter 13 bankruptcy case	Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.	
13. Discharge of debts	Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 8.	

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 Matthew A. Manges
 Christina L. Manges
 Debtors

Case No. 19-22357-GLT
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2

User: mgut
Form ID: 309IPage 1 of 2
Total Noticed: 35

Date Rcvd: Jul 09, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 11, 2019.

db/jdb +Matthew A. Manges, Christina L. Manges, 14 Shady Avenue, Burgettstown, PA 15021-1032
 aty +James Warmbrodt, KML Law Group, P.C., 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
 tr +Ronda J. Winneccour, Suite 3250, USX Tower, 600 Grant Street, Pittsburgh, PA 15219-2702
 15069086 +Aaa Debt Recovery, PO Box 129, Monroeville, PA 15146-0129
 15069091 +Collection Service Center, Po Box 2060, Fairmont, WV 26555-2060
 15069390 +Credit Acceptance, 25505 West Twelve Mile Rd, Suite 3000, Southfield MI 48034-8331
 15069093 +Credit Acceptance Corporation, Po Box 5070, Southfield, MI 48086-5070
 15069090 ++FIRST SAVINGS BANK, PO BOX 5096, SIOUX FALLS SD 57117-5096
 (address filed with court: Ccs / First Savings Bank, 500 East 60th Street North, Sioux Falls, SD 57104)
 15083064 +FlexShopper LLC, 901 Yamato Road, Suite 260, Boca Raton FL 33431-4497
 15076818 +FlexShopper, LLC, 901 Yamato Rd., Ste. 201, Boca Raton, FL 33431-4497
 15069095 +KML Law Group PC, BNY Mellon Independence Center, 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
 15069097 +Mikhail Mona MD, 1385 Washington Road, # 102, Washington, PA 15301-9784
 15069098 +Nationwide Recovery, 3000 Kellway Drive, Carrollton, TX 75006-3304
 15069100 +Select Portfolio Servicing, 10401 Deerwood Park Boulevard, Jacksonville, FL 32256-5007
 15083065 +Snap RTO LLC, PO Box 26561, Salt Lake City UT 84126-0561
 15069104 +Washington Health System, Ob-Gyn Associates, 104 Wellness Way, Building 2, Washington, PA 15301-9706

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: dan@mrdebtbuster.com Jul 10 2019 02:57:47 Daniel P. Foster,
 Foster Law Offices, PO Box 966, Meadville, PA 16335
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jul 10 2019 02:58:02 Pennsylvania Dept. of Revenue,
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,
 Harrisburg, PA 17128-0946
 ust +E-mail/Text: ustpregion03.pi.ecf@usdoj.gov Jul 10 2019 02:58:05
 Office of the United States Trustee, Liberty Center., 1001 Liberty Avenue, Suite 970,
 Pittsburgh, PA 15222-3721
 cr +EDI: PRA.COM Jul 10 2019 06:48:00 PRA Receivables Management, LLC, PO Box 41021,
 Norfolk, VA 23541-1021
 15069087 +E-mail/Text: bankruptcy@rentacenter.com Jul 10 2019 02:58:19 Acceptance Now,
 5501 Headquarters Drive, Plano, TX 75024-5837
 15075755 EDI: CAPITALONE.COM Jul 10 2019 06:48:00 Capital One Bank (USA), N.A.,
 by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
 15069088 +EDI: CAPITALONE.COM Jul 10 2019 06:48:00 Capital One Bank USA NA, PO Box 30281,
 Salt Lake City, UT 84130-0281
 15069089 +EDI: CAPITALONE.COM Jul 10 2019 06:48:00 Capital One N.A., PO Box 30285,
 Salt Lake City, UT 84130-0285
 15069092 +E-mail/Text: bankruptcy@firstenergycorp.com Jul 10 2019 02:58:08 Collection Service Center,
 839 5th Avenue, New Kensington, PA 15068-6303
 15069094 E-mail/Text: eblymiller@fidelitycollections.com Jul 10 2019 02:57:50
 Fidelity Properties Inc, 885 South Sawburg Avenue, Suite 10, Alliance, OH 44601
 15076435 EDI: RESURGENT.COM Jul 10 2019 06:48:00 LVNV Funding, LLC, Resurgent Capital Services,
 PO Box 10587, Greenville, SC 29603-0587
 15069096 E-mail/Text: camanagement@mtb.com Jul 10 2019 02:57:56 M&T Bank, 1 Fountain Plaza,
 Floor 4, Buffalo, NY 14203
 15076436 +EDI: RESURGENT.COM Jul 10 2019 06:48:00 PYOD, LLC, Resurgent Capital Services,
 PO Box 19008, Greenville, SC 29602-9008
 15069099 +EDI: PRA.COM Jul 10 2019 06:48:00 Portfolio Recovery & Associates,
 120 Corporate Boulevard, Suite 1, Norfolk, VA 23502-4952
 15069101 +EDI: RMSC.COM Jul 10 2019 06:48:00 Syncb / Walmart, PO Box 965024,
 Orlando, FL 32896-5024
 15069673 +EDI: RMSC.COM Jul 10 2019 06:48:00 Synchrony Bank, c/o of PRA Receivables Management, LLC,
 PO Box 41021, Norfolk, VA 23541-1021
 15069102 +EDI: WTRRNBNK.COM Jul 10 2019 06:48:00 Td Bank USA / Target Credit, PO Box 673,
 Minneapolis, MN 55440-0673
 15069103 +EDI: VERIZONCOMB.COM Jul 10 2019 06:48:00 Verizon, 500 Technology Drive, Suite 550,
 Saint Charles, MO 63304-2225
 15069105 +E-mail/Text: erin.henry@weirtonmedical.com Jul 10 2019 02:58:17 Weirton Medical Center,
 601 Colliers Way, Weirton, WV 26062-5091

TOTAL: 19

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****
 cr U.S. Bank National Association, as indenture trust

TOTALS: 1, * 0, ## 0

Addresses marked '*' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

District/off: 0315-2

User: mgut
Form ID: 309I

Page 2 of 2
Total Noticed: 35

Date Rcvd: Jul 09, 2019

***** BYPASSED RECIPIENTS (continued) *****

Addresses marked '+' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 11, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 9, 2019 at the address(es) listed below:

Daniel P. Foster on behalf of Debtor Matthew A. Manges dan@mrdebtbuster.com,
clarissa@mrdebtbuster.com;fosterlaw@ecf.inforuptcy.com;anne@ecf.inforuptcy.com
Daniel P. Foster on behalf of Joint Debtor Christina L. Manges dan@mrdebtbuster.com,
clarissa@mrdebtbuster.com;fosterlaw@ecf.inforuptcy.com;anne@ecf.inforuptcy.com
James Warmbrodt on behalf of Creditor U.S. Bank National Association, as indenture trustee,
for the holders of the CIM Trust 2017-3, Mortgage-Backed Notes, Series 2017-3
bkgroup@kmllawgroup.com
Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winneccour cmevf@chapter13trusteeewdpa.com

TOTAL: 5